



Delivered by Email [REDACTED]

January 17, 2023

Lorne Monroe Henderson
Henderson Concepts Ltd.
d/b/a M & M Home Inspections

[REDACTED]
[REDACTED]

RE: Notice of Licence Suspension and Conditions for Home Inspector Licence #76125 issued to Lorne Monroe Henderson (Case #31571)

Lorne Monroe Henderson,

Consumer Protection BC received an email from BFL Canada on December 7, 2022 advising our office that your errors and omissions (E&O) and commercial general liability (CGL) insurance coverage was cancelled effective November 24, 2022.

On December 8, 2022 our Licensing department requested proof of insurance coverage by December 10, 2022. You are aware it is a licensing requirement that home inspectors maintain insurance in the amount of 1 million dollars for each. To date, we have not received any information indicating you are maintaining valid insurance as required under 7.1(b) of the [Home Inspector Licensing Regulation](#) (HILR). As a result, you no longer meet the condition imposed on licence #76125 under section 7.1(b) of the HILR.

The requirement for home inspectors to obtain and maintain valid insurance serves to provide financial protection to consumers that rely on the advice and conclusions of home inspectors while considering the substantial purchase of real property. Home inspectors that do not have the required insurance coverage in place expose consumers to a real risk of serious financial harm.

With the public interest in mind, I have decided to exercise my authority under section 146(1)(b) of the [Business Practices and Consumer Protection Act](#) (BPCPA). Further, given what I believe to be the serious implications should a home inspector not maintain valid insurance coverage if and when an error or other action resulting in a claim is made against a home inspector, I have decided it is in the public interest to immediately suspend your licence #76125. **The licence will remain suspended until such time as you provide our office with satisfactory documentation of active insurance that provides coverage for errors and omissions and commercial general liability in the amount of at least 1 million dollars each AND the Director notifies you the licence and concomitant licensing conditions have been reinstated.**

For clarity, should you wish to reinstate your licence on or before March 31, 2023 (licence renewal deadline), you must provide our office with the required satisfactory documentation of active insurance coverage. Should

you wish to reinstate your licence after March 31 (when your licence would be expired), a new licence application will be required along with documentation confirming that you meet the education and training requirements under section 3 of the HILR.

Pursuant to my authority under section 146(1) of the BPCPA, I am also placing a condition on licence #76125 that prohibits you from engaging in the designated activity of home inspection in the province of British Columbia while the licence is suspended. This condition on the licence will remain in effect until the suspension is rescinded by the Director.

These public interest decisions to suspend licence #76125 and impose an additional condition on the licence have been taken without providing you an opportunity to be heard prior to the actions being taken. This is permitted under section 147(2) of the BPCPA. Pursuant to section 147(3) of the BPCPA, I am advising you of this decision and your right to request an opportunity to be heard on the actions taken. Any request for an opportunity to be heard must be provided to our office within 30 days of delivery of this letter. If a request is made, you will be given an opportunity to be heard within 30 days of the request.

Submission of your proof of valid insurance or future correspondence related to any reconsideration request are to be emailed to businesspractices@consumerprotectionbc.ca.

Regards,



Laura Casey
Vice President
Consumer Protection BC